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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: KUPITZ, PEGGY BOND

§ Case No. 17-81026

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 29, 2017. The undersigned trustee was appointed on July 05, 2017.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,840.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	1.68
Bank service fees	90.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 4,748.32

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/14/2017 and the deadline for filing governmental claims was 10/26/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,210.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,210.00, for a total compensation of \$1,210.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/10/2018 By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 17-81026

Trustee: (330420) JAMES E. STEVENS

Case Name: KUPITZ, PEGGY BOND

Filed (f) or Converted (c): 04/29/17 (f)

§341(a) Meeting Date: 06/08/17

Period Ending: 09/10/18

Claims Bar Date: 09/14/17

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	4215 White Ash Road, Crystal Lake, IL	99,103.50	0.00		0.00	FA
2	Cash	50.00	0.00		0.00	FA
3	Checking: American Community Bank	500.00	0.00		0.00	FA
4	Household Goods	2,500.00	0.00		0.00	FA
5	Television: Samsung, Sanyo	175.00	0.00		0.00	FA
6	Cellphone	50.00	0.00		0.00	FA
7	4 Walkers	100.00	0.00		0.00	FA
8	Collectibles: Lladros	5,133.00	0.00		0.00	FA
9	Collectibles: 6 Holbien Prints	450.00	0.00		0.00	FA
10	1 Oil Painting by unknown artist	Unknown	0.00		0.00	FA
11	Clothes	300.00	0.00		0.00	FA
12	46" Oblong Freshwater Pearl Necklace	50.00	0.00		0.00	FA
13	14k gold diamond ring 1/2 ct center stone See Order to Sell Assets entered November 29, 2017	1,155.00	1,155.00		500.00	FA
14	14k gold ladies necklace 38.1 grams	535.00	0.00		0.00	FA
15	24" 6.5 mm Pearl Necklace with white metal clasp	200.00	0.00		0.00	FA
16	14k gold rope chain w/ 3.40 ct round diamond See Orders to Sell Assets entered November 29, 2017 and April 11, 2018.	7,000.00	7,000.00		4,340.00	FA
17	200 Shares of Harp and Eagle See Order Abandoning Property entered August 22, 2018.	Unknown	Unknown	OA	0.00	FA
18	2005 Chevrolet Equinox	2,137.50	0.00		0.00	FA
19	12 year old cat	0.00	0.00		0.00	FA
19	Assets Totals (Excluding unknown values)	\$119,439.00	\$8,155.00		\$4,840.00	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 17-81026

Trustee: (330420) JAMES E. STEVENS

Case Name: KUPITZ, PEGGY BOND

Filed (f) or Converted (c): 04/29/17 (f)

§341(a) Meeting Date: 06/08/17

Period Ending: 09/10/18

Claims Bar Date: 09/14/17

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2017

Current Projected Date Of Final Report (TFR): August 24, 2018 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 17-81026
Case Name: KUPITZ, PEGGY BOND

Trustee: JAMES E. STEVENS (330420)
Bank Name: Rabobank, N.A.
Account: *****9266 - Checking Account
Blanket Bond: \$2,827,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7118
Period Ending: 09/10/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/06/17		Mitchell Busch	purchase of chain and diamond		740.00		740.00
	{13}		Sale of Ring to Busch Jewelers	500.00 1129-000			740.00
	{16}		Sale of Rope Chain to Busch Jewelers	240.00 1129-000			740.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	730.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	720.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	710.00
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	700.00
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	690.00
04/24/18	{16}	Clodius & Co.	proceeds from sale of diamond	1129-000	4,100.00		4,790.00
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,780.00
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,770.00
06/05/18	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/05/2018 FOR CASE #17-81026, BOND #016018067	2300-000		1.68	4,768.32
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,758.32
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,748.32

ACCOUNT TOTALS	4,840.00	91.68	\$4,748.32
Less: Bank Transfers	0.00	0.00	
Subtotal	4,840.00	91.68	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,840.00	\$91.68	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****9266	4,840.00	91.68	4,748.32
	\$4,840.00	\$91.68	\$4,748.32

Printed: 09/10/18 05:35 PM

Exhibit C

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Case: 17-81026 KUPITZ, PEGGY BOND

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	04/29/17	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3120-00 Attorney for Trustee Expenses (Trustee Firm)> Mincemoyer Jewelry (Appraisal Fee) - 7/14/17	165.00	165.00	0.00	165.00	165.00
	04/29/17	200	Barrick, Switzer, Long, Balsley & Van Evera 6833 Stalter Drive Rockford, IL 61108 <3210-00 Attorney for Trustee Fees (Other Firm)>	2,892.50	2,892.50	0.00	2,892.50	2,892.50
	04/29/17	200	JAMES E. STEVENS 6833 Stalter Drive Rockford, IL 61108 <2100-00 Trustee Compensation>	1,210.00	1,210.00	0.00	1,210.00	1,210.00
Total for Priority 200: 100% Paid				\$4,267.50	\$4,267.50	\$0.00	\$4,267.50	\$4,267.50
Total for Admin Ch. 7 Claims:				\$4,267.50	\$4,267.50	\$0.00	\$4,267.50	\$4,267.50
Unsecured Claims:								
1	06/19/17	610	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>	18,351.83	18,351.83	0.00	18,351.83	445.97
2	07/20/17	610	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	1,240.92	1,240.92	0.00	1,240.92	30.16
3	09/08/17	610	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	192.92	192.92	0.00	192.92	4.69
Total for Priority 610: 2.43014% Paid				\$19,785.67	\$19,785.67	\$0.00	\$19,785.67	\$480.82
Total for Unsecured Claims:				\$19,785.67	\$19,785.67	\$0.00	\$19,785.67	\$480.82
Total for Case :				\$24,053.17	\$24,053.17	\$0.00	\$24,053.17	\$4,748.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-81026
Case Name: KUPITZ, PEGGY BOND
Trustee Name: JAMES E. STEVENS

Balance on hand: \$ 4,748.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,748.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,210.00	0.00	1,210.00
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	2,892.50	0.00	2,892.50
Attorney for Trustee, Expenses - Barrick, Switzer, Long, Balsley & Van Evera	165.00	0.00	165.00

Total to be paid for chapter 7 administration expenses: \$ 4,267.50

Remaining balance: \$ 480.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 480.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 480.82

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,785.67 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	18,351.83	0.00	445.97
2	Capital One, N.A.	1,240.92	0.00	30.16
3	Quantum3 Group LLC as agent for	192.92	0.00	4.69

Total to be paid for timely general unsecured claims: \$ 480.82

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00